DETAILED ACTION

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in

37 CFR 1.17(e), was filed in this application after final rejection. Since this application is

eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e)

has been timely paid, the finality of the previous Office action has been withdrawn pursuant to

37 CFR 1.114. Applicant's submission filed on 3/6/2008 has been entered.

The Declaration filed on 3/6/2008 under 37 CFR 1.131 is sufficient to overcome the Dhar

and Agudo references.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

The factual inquiries set forth in *Graham* v. *John Deere Co.*, 383 U.S. 1, 148 USPQ 459

(1966), that are applied for establishing a background for determining obviousness under 35

U.S.C. 103(a) are summarized as follows:

1.   Determining the scope and contents of the prior art.
2.   Ascertaining the differences between the prior art and the claims at issue.
3.   Resolving the level of ordinary skill in the pertinent art.

4.   Considering objective evidence present in the application indicating obviousness
        or nonobviousness.

Claims 1-3, 7, 9-36, 40, 42-63, 67 and 69-87 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Walker (USPN 6088686) in view of Larche et al (USPN 5765144)/Acosta et

al (USPN 6643625)

Re claims 1, 15, 24, 34, 48, 57, 61, 75 and 84: Walker teaches a computer-implemented

method and system for a credit grantor to manage a credit of a credit requestor, comprising the

steps of; upon the occurrence of an event (col. 1, lines 16-19), assigning a Credit Classification

to the credit requestor, the Credit Classification being related to a credit risk of the credit

requestor (col. 6, lines 47-64); determining a Type of Review to carry out for the credit requestor

based upon a nature of the event (col. 1, lines 30-33 and 55-57); creating or updating a case

folder for the requestor, the case folder including the selected checklist of data items to be

collected (col. 10, lines 31-49, Fig. 1B, ele. 27, Fig. 46, ele. 2152); collecting each required data

item of the selected checklist and storing each collected data item in the case folder (col. 3, lines

15-16); analyzing the collected data items in the case folder according to a score sheet and a

workflow, the score sheet being determined at least by the combination of the assigned

Credit Classification and determined Type of Review and calculating a credit score for the

credit requestor (abstract, col. 15, lines 39-44); and generating a recommended action based upon

the calculated credit score (col. 6, lines 48-64, col. 14, lines 47-57, fig. 42, ele. 2052-2082).

Walker does not explicitly teach providing a plurality of checklists of data items required to be

collected, the data items of each provided checklist being determined at least by a combination of

the assigned Credit Classification and the determined Type of Review; storing the plurality of

checklists of data items to be collected; selecting one of the plurality of checklists of data items

to be collected based upon the combination of the assigned Credit Classification and the

determined Type of Review.

Larche/Acosta teaches the concept of providing a plurality of checklists of data items required to

be collected for the purpose of completing different applications having separate requirements;

storing the plurality of checklists of data items to be collected; selecting one of the plurality of

checklists of data items to be collected based upon the requirements (Larche: col. 10, lines 1-11

Fig. 13; Acosta: col. 9, lines 50-60). It would have been obvious to one of ordinary skill in the art

at the time of the invention to modify Walker to include the features as taught by Larche/Acosta

such that the checklist is determined at least by a combination of the assigned Credit

Classification and the determined Type of Review. One would have been motivated to do so in

order to select profile dependent checklist from a plurality of predetermined checklists.

 Re claims 2, 34 and 62: Walker teaches wherein the event is initiated by the credit requestor

(col. 1, lines 16-19).

Re claims 3, 35 and 63: Walker teaches wherein the event is initiated by the credit grantor (col.

2, lines 32-35)

Re claims 7, 40 and 67: Walker teaches wherein the Credit Classification of the credit requestor

is selected from a group including at least one of mature, newly established, emerging, externally

funded, prospect and at least one definable Credit Classification (col. 6, lines 47-64).

Re claims 9, 42 and 69: Walker teaches wherein the collecting step includes accessing at least

one of an internal database of credit information and an external database of credit information

(fig. 1A-1B, ele. 28 and 18)

Re claims 10, 43 and 70: Walker teaches wherein the internal database of credit information

includes accounts receivables information for the credit requestor (Fig. 20, col. 17, lines 60-62,

col. 18, lines 17-18)

Re claims 11, 44 and 71: Walker teaches wherein the collecting step includes a step of manually

collecting at least some of the required data items of the selected checklist (col. 3, lines 15-19).

Re claims 12-14, 45-47 and 72-74: Walker teaches the step of selecting one of a plurality of

credit score sheets based upon the assigned Credit Classification and the determined Type of

Review, the score sheets establishing required ranges for at least some of the collected data items

of the selected checklist (col. 6, lines 48-64, col. 14, line 59 thru col. 15, line 21).

Re claims 16, 49 and 76: Walker teaches wherein the analyzing step is carried out at least

partially by a human credit analyst (col. 12, lines 57-59, col. 14, lines 47-64; fig 1b, ele. 44).

Re claims 17, 50 and 77: Walker teaches wherein the checklists of data items to be collected

include at least one optional data item (figs. 4A and 16)

Re claims 18, 51 and 78: Walker teaches the step of storing a time-stamped version of the case folder (fig 30).

Re claims 19, 26, 27, 52, 59, 60, 79, 86 and 87: Walker teaches the step of implementing the recommended action according to an automation rule selected from among a plurality of automation rules (figs. 6A-6E).

Re claims 20, 53 and 80: Walker teaches wherein the implementing step includes a notifying step in which the credit requestor is notified of at least one of the recommended action and the implementation of the recommended action (col. 16, lines 32-43, fig. 47, ele. 2170)

Re claims 21, 22, 54, 55, 81 and 82: Walker teaches wherein the implementing step includes a notifying step in which a human analyst is notified of at least one of the recommended action and the implementation of the recommended action (col. 13, lines 46-64).

Re claims 23, 56 and 83: Walker teaches wherein the case folder includes a free form notes field configured to enable a credit analyst to enter free form notes in the case folder (figs.18 and 20)

Re claims 25, 58 and 85: Walker teaches a step of notifying a human credit analyst if all required data items cannot be collected (col. 10, lines 15-49).

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3.	Resolving the level of ordinary skill in the pertinent art.
4.	Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 4-6, 8, 37-39, 41, 64-66 and 68 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Walker in view of Larche/Acosta as applied to claim 1 above, and further in

view of Land et al (US 6807533) ("Land").

Re claims 4-5, 8, 37-38, 41, 64-65 and 68: Walker does not explicitly teach timed action by the

credit grantor including a periodic credit review. Land teaches timed action by the credit grantor

including a periodic credit review (col. 13, lines 50-64). It would have been obvious to one of

ordinary skill in the art at the time of the invention to modify Walker to include this feature as

taught by Land. One would have been motivated to do so in order to make necessary changes to

requestor's credit based on the current review.

Re claims 6, 39 and 66: Walker teaches wherein the action by the credit requestor includes at

least one of a request by the credit requestor for an increased credit limit, a request for new credit

by a prospect, an order by the credit requestor, a hold on an order and at least one definable

action (col. 3, lines 37-44).

Response to Arguments

Applicant's arguments with respect to claims have been considered but are moot in view

of the new ground(s) of rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to OLABODE AKINTOLA whose telephone number is (571)272-

3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for

the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

like assistance from a USPTO Customer Service Representative or access to the automated

information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA

/Hani M. Kazimi/
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